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<b>To:</b> Examiner Stefanos Karmis	<b>Re:</b> 09/604,696 Supp Response
<b>Firm:</b> United States Patent and Trademark Office	<b>Date / Time:</b> November 10, 2004
<b>Street Address:</b>	<b>Phone:</b> (703) 305-8130
<b>City, State Zip:</b> Washington, D.C., 20231	<b>Fax:</b> (703) 872-9306
<b>cc:</b>	<b>No. of Pages:</b> 6 (including cover)

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I hereby certify that this correspondence is being filed by facsimile with a confirmation copy being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: No Fee Response, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P1-00

Date: November 10, 2004

Signed:   
Peter K. Trzyna (Reg. No. 32,601)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

Honorable Commissioner of Patents and Trademarks  
Washington, D.C. 20231

**TRANSMITTAL LETTER**

SIR:

Transmitted herewith for filing in the above-identified patent application is the following:

1. Supplemental Response.


**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: November 10, 2004

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